

Fill in this information to identify the case:

Debtor 1 Perry J. Rowan
Debtor 2 Rose M. Rowan fka Rose M. Lohr
(Spouse, if filing)
United States Bankruptcy Court for the: Western District of Pennsylvania
(State)
Case number 16-24757-CMB

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Statement / Response Date: 10/26/2022

Name of creditor: Fifth Third Bank, N.A. Court claim no. (if known): 6
Last 4 digits of any number you use to identify the debtor's account: 8130
Property address: 240 Kovalchecks Road
Number Street
Carmichaels, Pennsylvania 15320
City State ZIP Code

Part 2: Prepetition Default Payments

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment

Check one

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11/25/2022*
MM / DD / YYYY

***Please be advised: This loan was charged off on 11/30/2017.**

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is: _____

Debtor 1 Perry J. Rowan Case number (if known) 16-24757-CMB
First Name Middle Name Last Name

- a. Total postpetition ongoing payments due: (a) _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) _____
- c. **Total.** Add lines a and b. (c) _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Mukta Suri Date 10/27/2022
 Signature

Print Mukta Suri Title Authorized Agent for Fifth Third Bank, N.A.
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address P.O. Box 9013
 Number Street
 Addison, Texas 75001
 City State ZIP Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before October 27, 2022 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Perry J. Rowan
240 Kovalchecks Road
Carmichaels, PA 15320

Debtor *Via U.S. Mail*

Rose M. Rowan
240 Kovalchecks Road
Carmichaels, PA 15320

Debtors' Attorney

Brian C. Thompson
Thompson Law Group P.C.
125 Warrendale Bayne Rd, Suite 200
Warrendale, PA 15086

Chapter 13 Trustee

Ronda J. Winnecour
USX Tower
600 Grant Street, Suite 3250
Pittsburgh, PA 15219

Respectfully Submitted,

/s/ Mukta Suri